



CHUBB GROUP OF INSURANCE COMPANIES

The Offices At Bedminster, 550 Route 206, Suite 110, Bedminster, NJ 07921
Phone: (908) 781-7600 • Facsimile: (908) 781-7671

(908) 781-7652

Personal & Confidential

August 13, 1992

Aspira, Inc. of New Jersey

390 Broad Street
Newark, NJ 07104
ATTN: Margaret Rivera

Lowenstein & Sandler

65 Livingston Avenue
Roseland, NJ 07068
ATTN: Alan Lowenstein and Gary Wingens

RE: Insured : **Aspira, Inc. of New Jersey**
Policy No.: 8094-88-69
Company : Federal Insurance Company

Dear Ms. Rivera, Mr. Lowenstein & Mr. Wingens:

This is to acknowledge receipt of a letter that was sent to one of Chubb's offices by William E. Agraite. This will also confirm that we have received Mr. Lowenstein's letter that he had sent to Mr. Agraite.

Please advise whether or not a meeting will take place with Mr. Agraite. Please also forward me any additional information in regards to this matter. I would appreciate seeing a copy of the termination letter or any additional relevant documents concerning this matter. Please also provide me with a copy of Aspira's employment handbook and Ms. Rosario's employment contract.

This is to advise you that Federal Insurance Company will handle this matter as a potential claim. If a civil complaint is filed we will then have to review this matter further for coverage.

This is to advise you that under policy paragraph 1.3, "no defense costs shall be incurred or settlements made without the company's consent. The company shall have the right and duty to defend any suit to which this insurance applies."

I look forward to receiving the information I have requested and any thoughts you may have on handling this matter.

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Should you have any questions please feel free to contact me.

Sincerely,



Sharon Piotrowski
Executive Liability Examiner
Bedminster Eastern Zonal Office

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